

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
KML Law Group, P.C.  
216 Haddon Avenue, Suite 406  
Westmont, NJ 08108  
Main Phone: 609-250-0700  
dcarlon@kmlawgroup.com  
Attorneys for Secured Creditor  
Manufacturers and Traders Trust Company a/k/a M&T  
Bank, successor by merger to Hudson City Savings Banks FSB

In Re:  
Robyn Woodson,  
  
Debtor.



Order Filed on August 25, 2016  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 15-32423-VFP

Adv. No.:

Hearing Date: 9/1/2016 @ 11:00 a.m.

Judge: Vincent F. Papalia

**ORDER RESOLVING MOTION FOR RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: August 25, 2016**

  
\_\_\_\_\_  
**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

(Page 2)

Debtor: Robyn Woodson

Case No: 15-32423-VFP

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

---

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Manufacturers and Traders Trust Company, a/k/a M&T Bank, successor by merger to Hudson City Savings Bank, FSB, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 78 Callahan Court, Newark, NJ 07103, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Henry A. Loeb, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of August 11, 2016, Debtor is now due for the April 2016 – August 2016 payments with \$6.93 in suspense for a total post-petition default of \$3,543.27 (5 @ \$710.04 less \$6.93); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$3,543.27 shall be paid directly to Secured Creditor no later than August 31, 2016; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume September 1, 2016, directly to Secured Creditor's servicer, Bank of America, P.O. Box 660933, Dallas, TX 75266-0933 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$176.00 for filing fees, totaling \$526.00, which is to be paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Robyn Woodson  
Debtor

Case No. 15-32423-VFP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Aug 25, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2016.

db +Robyn Woodson, 54 Boston Court, Newark, NJ 07103-3445

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 27, 2016

Signature: /s/Joseph Speetjens

---

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2016 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor HUDSON CITY SAVINGS BANK, FSB  
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor MANUFACTURERS AND TRADERS TRUST COMPANY ALSO KNOWN AS  
M&T BANK SUCCESSOR BY MERGER TO HUDSON CITY SAVINGS BANK, FSB dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Elysa D Bergenfeld on behalf of Creditor Society Hill at University Heights I Condominium  
Association, Inc. edb@ansellgrimm.com, rbl@ansellgrimm.com  
Elysa D Bergenfeld on behalf of Creditor Society Hill at University Heights III Condominium  
Association, Inc edb@ansellgrimm.com, rbl@ansellgrimm.com  
Henry A Loeb on behalf of Debtor Robyn Woodson henryaloeb@yahoo.com  
Marie-Ann Greenberg magecf@magtrustee.com

TOTAL: 6